



Order Filed on March 27, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE  
KML LAW GROUP, P.C.  
Sentry Office Plz  
216 Haddon Ave.  
Suite 406  
Westmont, NJ 08018  
[dcarlon@kmlawgroup.com](mailto:dcarlon@kmlawgroup.com)  
Attorneys for Secured Creditor  
M&T Bank

In Re:

Mohamed H. Elnahal,

Debtor.

Case No.: 19-33928 JNP

Adv. No.:

Hearing Date: 3/18/2020 @ 9:00 a.m.

Judge: Jerrold N. Poslusny Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: March 27, 2020**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtors: Mohamed H. Elnahal

Case No.: 19-33928 JNP

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor Bank of America, N.A., holder of a mortgage on real property located at 16 Wexford Lane, Linwood City, NJ, 08221, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Brian Thomas, Esquire, attorney for Debtor, Mohamed H. Elnahal, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor's payment of \$983.85 made on March 16, 2020 can and shall be applied to the pre-petition escrow shortage; such application shall not be deemed a violation of the automatic stay; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's proof of claim shall not be paid by the trustee; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Mohamed H. Elnahal  
Debtor

Case No. 19-33928-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2020.

db +Mohamed H. Elnahal, 16 Wexford Lane, Linwood, NJ 08221-1382

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2020 at the address(es) listed below:

Brian S. Thomas on behalf of Debtor Mohamed H. Elnahal brian@brianthomaslaw.com  
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6